



United States Department of Agriculture
Risk Management Agency

February 2005

2005 COMMODITY INSURANCE FACT SHEET

Cabbage Pilot

Wisconsin

Crop Insured - Pilot County

Insurance coverage is available in Outagamie County only. The crop insured will be green and red cabbage types, grown in Outagamie County, for which premium rates are provided by the actuarial documents, in which you have a share. Fresh-market and processing cabbage are both insurable practices. Direct marketed cabbage is insurable per the special provisions of insurance. Savoy cabbage and Chinese cabbage, including other Oriental greens, are not insurable. Also review the acreage limitations statement on the special provisions. See Section 6 of the cabbage pilot crop provisions for further details. Contact a crop insurance agent for further explanation.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire³
Insects⁴
Plant disease⁴
Wildlife

¹Including hail, frost, freeze, drought, and excess precipitation. ²If caused by an insured cause of loss. ³If due to natural causes. ⁴But not damage due to insufficient or improper application of pest or disease control measures.

Insurance Period

Insurance coverage begins on the date the cabbage is planted and will end at the earliest of: (1) total destruction of the crop, (2) harvest of the unit, (3) final adjustment of a loss, (4) November 5, 2005 or, (5) abandonment of the crop.

Reporting Requirements

Acreage Report — You must give a report of all your cabbage acreage in the county by the acreage reporting date.

Important Dates

Sales Closing/Cancellation Date.....	March 15
Earliest Planting Date (Process)	April 30
Earliest Planting Date (Fresh)	May 15
Final Planting Date (Fresh & Process)	July 15
Acreage Reporting Date.....	July 31
Premium Billing Date.....	October 1
Production Reporting Date	April 29

Definitions

Cabbage — Plants of the family Brassicaceae and the genus *Brassica*, grown for their compact heads and used for human consumption.

APH Yield — Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

Unit — The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

Marketable Cabbage — Cabbage that is free from such physical defects or damage that would make it unmarketable or that grades at least U.S. commercial for fresh-market cabbage or U.S. number 2 for processing cabbage.

Rotation Requirement — Insurance will not attach to any acreage planted to cabbage or any other Brassicaceae crop (e.g., cauliflower, broccoli, etc.) in two out of the last three crop years. NOTE: The Brassicaceae family was formerly known as the Cruciferae or crucifer family.

Direct Marketing — Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer.

Type — Green or red cabbage.

Coverage Levels and Premium Subsidies

Cabbage may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. For example if you select the 75-percent coverage level, your coverage will be 75 percent of your approved APH yield, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium. Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage will be an administrative fee of \$100 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Price Elections

Price of compensation per hundredweight (cwt) in case of loss:

Fresh market established price: \$8.10/cwt.

Processing established price: \$1.85/cwt

Insurance Units

Basic Unit: A basic unit includes all of your insurable cabbage acreage in the county by share arrangement.

Plans of Insurance

APH — Production guarantee based on **individual** yield history. Basic units are available. Optional units are not available per the Special Provisions.

Replant Provision

(not available under catastrophic coverage)

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum payment will be your actual cost for replanting not to exceed the lesser of: (1) 20 percent of the production guarantee or (2) 50 hundredweight for reseeding and 40 hundredweight for transplanting, times your price election. No **replanting** payment will be made on acreage initially planted prior to the **earliest planting date**.

Loss Example

A loss occurs when the hundredweight (cwt) of cabbage produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 394 cwt. per acre APH yield for fresh market and a 534 cwt. per acre APH yield for processing, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

Fresh Market Example:

394 cwt per acre yield
x .65 coverage level
256.1 cwt guarantee*
- 200 cwt per acre actually produced
56.1 cwt per acre loss
x \$8.10 price election
\$454.41 gross indemnity*
- \$45.90 premium per acre
\$408.51 net indemnity*

Processing Example:

534 cwt per acre yield
x .65 coverage level
347.1 cwt guarantee*
- 200.0 cwt per acre actually produced
147.1 cwt per acre loss
x \$1.85 price election
\$272.14 gross indemnity*
- \$14.20 premium per acre
\$257.94 net indemnity*

* Figures shown on a per acre basis; guarantees and losses are paid on a unit basis. See policy provisions.

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